

Exhibit C
(The Default Letter)

Evangelical Christian Credit Union
955 West Imperial Highway
P.O. Box 2400
Brea, CA 92822-2400
800.634.3228 714.671.5700

w w w . e c c u . o r g

June 23, 2010



VIA FACSIMILE, FIRST CLASS MAIL AND FEDERAL EXPRESS

Life Church of God In Christ
3349 Rubidoux Blvd
Riverside, CA 92509-4446
Attn: Alonzo Somerville

Re: Loan in the Original Principal amount of \$7,000,000 (the "Loan") from the Evangelical Christian Credit Union (the "Lender") to Life Church of God In Christ (the "Borrower") secured by a Deed of Trust against real property located at 3349, 3270, 3245 and 3260 Rubidoux Blvd and 22 acres of vacant land, Riverside CA 92509-4446 (the "Property").

Dear Mr. Somerville:

We refer to the Promissory Note dated May 11, 2005 executed by Borrower in favor of Lender (the "Note"), the Business Loan Agreement between Borrower and Lender dated May 11, 2005 (the "Loan Agreement"), the Deed of Trust between Borrower and Lender dated May 11, 2005 (the "Deed of Trust") and the other loan documents related to the Loan (together with the Note, Loan Agreement and Deed of Trust, the "Loan Documents").

Borrower has informed Lender that it wants to make partial payments on the Loan. The Loan matured June 1, 2010 and the entire balance of the Loan is now due and payable.

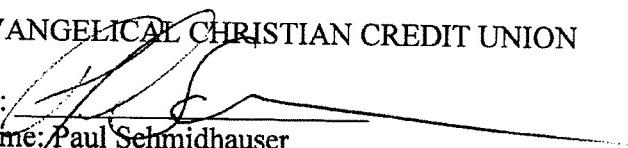
This letter shall serve to formally acknowledge that Lender may in its sole and absolute discretion from time to time accept partial payments on the Loan and to notify you that, consistent with the Loan Documents, Lender reserves the right to refuse partial payment of all or any portion of the Loan and Lender's acceptance of any partial payment or payments does not constitute and shall not be construed as any of:

- A waiver of any of Lender's rights and remedies as set forth in the Loan Documents and otherwise available at law or in equity;
- An agreement to modify or modification of, or any extension of the maturity date of, the Loan;
- An accord or satisfaction for all or any portion of the Loan; or

A rescission of any notice of default or acceleration with regard to the Loan now or later sent by Lender to Borrower or any other party.

Very truly yours,

EVANGELICAL CHRISTIAN CREDIT UNION

By: 
Name: Paul Schmidhauser
Title: Senior Counsel

cc: Mike Boblit
Andy Wong